ABSTRACT OF THE DISCLOSURE

A method, system, and computer are disclosed for providing purchase transaction incentives using a financial product having an identification code that may be scanned at a point-of-sale terminal. The method comprises tracking a purchase transaction by a consumer based on identification data obtained from scanning of the identification code on the financial product. Data relating to the transaction and identification data relating to the identification code are received for storage in a transaction database. A purchase transaction incentive is provided based on the stored data relating to the plurality of transactions and the stored identification data relating to the identification code. The purchase transaction incentive provides an incentive to a particular consumer to make a purchase.

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